



REMOTE DEPOSIT CAPTURE

With Remote Deposit Capture, you can deposit checks electronically anytime, from your office, and get them processed more quickly than ever before. No waiting for couriers. No transportation costs or delays. And if you have multiple business locations, Remote Deposit Capture allows you to maintain a single bank relationship, eliminating the wire costs associated with consolidating funds and the time-consuming task of reconciling multiple accounts.

ACCELERATE YOUR CASH FLOW

Remote Deposit Capture allows you to access the service online to scan and electronically transmit your deposits.

Making a deposit is as simple as 1 - 2 - 3. Prepare your deposit, scan your checks, validate the deposit total and transmit. Prepare the deposit as you would when taking it to the bank. As the checks pass through the scanner, both sides of the check are captured including MICR information. Checks are processed and images exchanged for ease of deposit processing. Remote Deposit Capture is ready when you are, 24 hours a day, 7 days a week. Remote Deposit Capture streamlines the deposit process - your checks are processed sooner and funds are available faster.

PRODUCT FEATURES

- ✓ Control employee access to the system
- ✓ Files are sent via a secured Internet connection
- ✓ Alert to operator of suspected duplicates to review and decision
- ✓ Virtual endorsement and virtual deposit tickets available
- ✓ Comprehensive deposit detail and deposit summary reports
- ✓ Generate data and image output files containing check detail
- ✓ Output file compatible with Quickbooks®, CSV and XML (for image output)
- ✓ CAR/LAR – Courtesy and Legal Amount Recognition reads the numeric and alphabetic fields of each check
- ✓ Extended deposit deadlines for same day ledger post and entry into Capital Bank's check clearing and image exchange process
- ✓ Deposit acknowledgement verifying receipt and processing of deposit files
- ✓ Image Quality Assurance (IQA) – reduces returns for poor image quality
- ✓ Enhanced Search Capabilities

Capital Bank is now a division of First Tennessee Bank, who was one of the first in the country to offer Remote Deposit Capture services. What that means for you is that you can count on our organization's experience in optimizing this timesaving solution for your business. Allow us to demonstrate how your accounts receivable cash flow can improve by using Remote Deposit Capture and other advanced treasury products offered by Capital Bank.

Benefits of Remote Deposit Capture:

REDUCED COSTS

- No more trips to the bank, so your staff is freed for other duties
- Simplifies deposit prep time

FASTER FUNDS AVAILABILITY

- Eliminates deposit holdover, accelerating check to cash conversion
- Extended deposit times

ACCURACY

Minimized data entry and deposit reconciliation to reduce deposit errors

BETTER AUDIT CONTROLS

Dual controls for deposit processing with comprehensive reporting

For more information, please contact your Capital Bank Relationship Manager or Treasury Management Sales Officer.